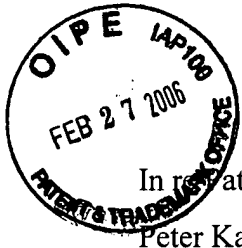


IFW 2161



P/3704-15

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Peter Kassan

Date: February 21, 2006

Serial No.: 09/824,404

Group Art Unit: 2161

Filed: April 2, 2001

Examiner: Sana A. Al Hashemi

For: UNIVERSAL ASSET AND RELATIONSHIP MANAGER

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT/SUBMISSION

Sir:

This is a response to the Office Action mailed November 18, 2005 in the above-identified application. Reconsideration of the application is respectfully requested.

FEE CALCULATION

Any additional fee required has been calculated as follows:

☒ If checked, "Small Entity" status is claimed.

NO. CLAIMS AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR			EXTRA PRESENT		RATE	ADDIT. FEE
TOTAL	28	MINUS	28	* =	0	X	(\$25 SE or \$50)	\$-0-
INDEP.	1	MINUS	3	** =	0	X	(\$100 or \$200)	\$-0-
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM						X	(\$180 or \$360)	\$-0-

* not less than 20

** not less than 3

TOTAL \$-0-

If any additional payment is required, a check which includes the calculated fee of \$ _____
(OFGS Check No. _____) is attached.

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 15-0700.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 C.F.R. § 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 C.F.R. § 1.135. The fee under 37 C.F.R. § 1.17 should be charged to our Deposit Account No. 15-0700.

SUMMARY OF AMENDMENTS

1. ____ If checked, an abstract (an amended abstract) is submitted herewith.
2. ____ If checked, amendment(s) to the drawings are submitted herewith.
3. ____ If checked, amendment(s) to the specification are submitted herewith.
4. ☒ If checked, amendments to the claims are submitted herewith.